



FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			APPLICANT Neely		
			FILING DATE 12/19/2000	GROUP 3624	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
A	4823264	04/1989	Deming	364	408	
B	4947028	08/1990	Gorog	235	381	
C	4989141	01/1991	Lyons et al.	364	408	
D	5121945	06/1992	Thomson et al.	283	58	
E	5265033	11/1993	Vajk et al.	364	514	
F	5326959	07/1994	Perazza	235	379	
G	5336870	08/1994	Hughes et al.	235	379	
H	5420405	05/1995	Chasek	235	379	
I	5677955	10/1997	Doggett et al.	380	24	
J	5727249	03/1998	Pollin	705	40	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
						YES NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

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	K	5884288	03/1999	Chang et al.	705	40	
	L	5893080	04/1999	McGurl et al.	705	40	
	M	5946669	08/1999	Polk	705	40	
	N	5960411	09/1999	Hartman et al.	705	26	
	O	5963925	10/1999	Kolling et al.	705	40	
	P	5978780	11/1999	Watson	705	40	
	Q	6035285	03/2000	Schlect et al.	705	30	
	R	6055567	04/2000	Ganesan et al.	709	219	
	S	6078907	06/2000	Lamm	705	40	
	T	6119107	09/2000	Polk	705	40	
	U	6128602	10/2000	Northington et al.	705	35	
	V	6128603	10/2000	Dent et al.	705	40	

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		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

EXAMINER

DATE CONSIDERED

8/6/07

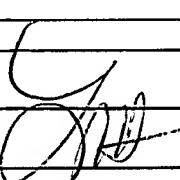
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EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
W		6131115	10/2000	Anderson et al.	709	217	
X		6188994	02/2001	Egendorf	705	40	
Y		6223168	04/2001	McGuri et al.	705	40	
Z		6311170	10/2001	Embrey	705	40	
AA		6334116	12/2001	Ganesan et al.	705	34	
BB		6385595	05/2002	Kolling et al.	705	40	

FOREIGN PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION
							YES
CC		WO9116691	10/1991				X

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)	
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 8/6/07

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1409 E 1402	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
1 AUG 14 2006 PATENT	INFORMATION DISCLOSURE STATEMENT BY APPLICANT	APPLICANT Neely	FILING DATE 12/19/2000
			GROUP 3624

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

6/11	B	<p>E-Payments in B2B to Grow (Global purchase of goods and services over Internet is expected to increase from relatively low base of \$325 billion to nearly \$3.5 trillion by 2006). Semiconductor International, v. 25, n. 1, p. 87, January 2002.</p>

EXAMINER		DATE CONSIDERED	8/6/11
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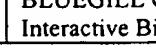
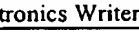
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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	H	Designing a Generic Payment Service, Abad-Piero et al., IBM Research Division, November 1996.
	I	White Paper: Joint Electronic Payment Initiative(JEPI), Chung and Dardailler, 1997, www.w3.org/Ecommerce/white-paper .
	J	BLUEGILL CYBERCASH: BlueGill Technologies and Cybercash Empower Billers with Complete Interactive Billing Solutions, Business Editors, Computers and Electronics Writers, September 4, 1997.
EXAMINER		DATE CONSIDERED 

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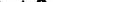
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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

N	Internet Billing and Payment Systems for Energy Providers, The C Three Group, April 1999.
O	Press Releases, CheckFree i-Solutions, 2000.
P	About CheckFree i-Solutions, CheckFree i-Solutions, 2000.

EXAMINER  DATE CONSIDERED 8/6/13

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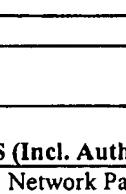
OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	CC	Intermediaries and Cybermediaries: A Continuing Role for Mediating Players in the Electronic Marketplace, Sarkar et al., http://jcmc.huji.ac.il/vol1/issue3/sarkar.html .
	DD	Introduction to NCSA Mosaic for X 2.0, http://archive.ncsa.uiuc.edu/SDG/Software/Xmosaic/help-on-version-2.0.html .
	EE	NCSA Release Dates, http://archive.ncsa.uiuc.edu/SDG/Software/MacMosaic/Release-info/announce.html .

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FOREIGN PATENT DOCUMENTS							
	DOCUMENT NO.	DATE	COUNTRY		CL.	SUBCL	TRANSLATION
							YES
							NO
OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)							
FF	Network Payments Tutorial, http://ganges.cs.tcd.ie/mepeirce/Project/tutorial.html .						
GG	Payment Mechanisms Designed for the Internet, http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html .						
HH	UN/EDIFACT message INVOIC, www.harbinger.net .						
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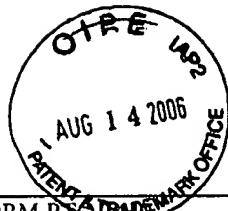
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	A	3653480	4/1972	Yamamoto et al.	194	4	
	B	4322613	3/1982	Oldenkamp	235	449	
	C	4544834	10/1985	Newport et al.	235	487	
	D	4649563	3/1987	Riskin	379	97	
	E	4695880	9/1987	Johnson et al.	358	86	
	F	4711993	12/1987	Kosednar et al.	235	380	
	G	4713761	12/1987	Sharpe et al.	364	406	
	H	4799156	1/1989	Shavit et al.	364	401	
	I	4859837	8/1989	Halpern	235	380	
	J	4870260	9/1989	Niempolomski et al.	235	381	

FOREIGN PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES
	K	WO90/11572					
	L	WO97/24688					
	M	WO97/48161					
	N	WO98/07119					

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

O	NetBill 1994 Prototype, Goradia et al., 1994, pages 1-91.
P	Self Service Document Processing for Banking Automation, Sharman and Zuckert, 1995, pages 1-5.
Q	ExpressNet from American Express Debuts on America Online, anonymous, January 30, 1995.

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EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	Q	4922646	5/1990	Basgal	43	42.33	
	R	4947028	8/1990	Gorog	235	381	
	S	5007084	4/1991	Materna et al.	380	24	
	T	5097115	3/1992	Ogasawara et al.	235	380	
	U	5121945	6/1992	Thomson et al.	283	58	
	V	5168151	12/1992	Nara	235	492	
	W	5179584	1/1993	Tsumura	379	114	
	X	5220501	6/1993	Lawlor et al.	364	408	
	Y	5283829	2/1994	Anderson	380	24	
	Z	5317137	5/1994	Wilkins	235	380	
	AA	5326959	6/1994	Perazza	235	379	
	BB	5383113	1/1995	Kight et al.	364	401	
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES
	CC	04-303258		Japan4			
OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)							
	DD	iKP- A Family of Secure Electronic Payment Protocols, Bellare et al., (working draft) March 15, 1995.					
	EE	Controlling Telephone and Utility Costs with E-Bills, Wheatman, August 16, 1995.					
	FF	Telephone Companies Edging Toward Electronic Commerce, Anonymous, September 4, 1995.					
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	GG	5465206	11/1995	Hilt et al.	364	406	
	HH	5473143	12/1995	Vak et al.	235	380	
	II	5483445	1/1996	Pickering	364	406	
	JJ	5504677	4/1996	Pollin	364	408	
	KK	5544086	8/1996	Davis et al.	364	408	
	LL	5557518	9/1996	Rosen	364	408	
	MM	5572004	11/1996	Raimann	235	380	
	NN	5572643	11/1996	Judson	395	793	
	OO	5649117	7/1997	Landry	395	240	
	PP	5652786	7/1997	Rogers	379	91.01	

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		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	QQ	The Next Upheaval in the US Payment Systems, Bowers and Devine, Autumn 1995.
	RR	Electronic Money: Market Motivators, Wheatman, October 4, 1995.
	SS	Issues in Electronic Bill Presentation, Wheatman, October 27, 1995.

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	TT	5671285	9/1997	Newman	380	30	
	UU	5699528	12/1997	Hogan	395	240	
	VV	5708422	1/1998	Blonder et al.	340	825.34	
	WW	5727163	3/1998	Bezos	395	227	
	XX	5761650	6/1998	Munsil et al.	705	34	
	YY	5790793	8/1998	Higley	395	200.48	
	ZZ	5826241	10/1998	Stein et al.	705	26	
	AAA	5832460	11/1998	Bednar et al.	705	27	
	BBB	5873072	2/1999	Kight et al.	705	40	
	CCC	6044362	3/2000	Neely	705	34	
	DDD	6070150	5/2000	Remington et al.	705	34	
	EEE	6285991	9/2001	Powar	705	76	

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		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

	FFF	Visa Set to Launch Electronic System for Paying Bills, Anonymous, December 4, 1995.
	GGG	EDI: Banker's Ticket to Electronic Commerce?, Orr, May 1996.
	HHH	Key Issues: Financial Products/Services/Delivery, Part 2, D. Renard, May 29, 1996.

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<i>LLL</i>	III	6289322	9/2001	Kitchen et al.	705	40	
<i>LLL</i>	JJJ	6292789	12/2001	Garrison et al.	705	40	
<i>LLL</i>	KKK	6327577	9/2001	Schutzer	705	40	
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							YES
							NO
OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)							
<i>LLL</i>	LLL	Banking on the Future, L. Haber, July 1996.					
<i>LLL</i>	MMM	Privacy and Reliability in Internet Commerce, L. Camp, August 1996, pages 1-141.					
<i>LLL</i>	NNN	CFI Steps Up to the Plate, F. Cerne, September 1996.					
EXAMINER	<i>LLL</i>			DATE CONSIDERED		<i>8/6/01</i>	
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